



NO MORE MINNESOTA NICE.

# WHAT YOU NEED TO KNOW.



**A consumer's guide to lottery  
& sweepstakes scams.**



**Minnesotans  
lose millions  
to fraudulent  
lottery &  
sweepstakes  
scams  
each year.**

Criminals will use e-mails, phone calls  
and mailings to gain your trust and  
take your money. Protect yourself.  
Visit **MNSCAMS.org** to learn how  
to recognize and report scams.

online: **mnscams.org**  
email: **report@mnscams.org**  
call: **866.347.0911**



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## About the Partnership

The Minnesota Fraud Enforcement Partnership, a collaboration of the Minnesota Department of Public Safety, statewide law enforcement agencies, and several public and private partners, is devoted to educating consumers about the dangers of lottery and sweepstakes scams, enforcing the rules established for lotteries and sweepstakes, and putting an end to the millions of dollars lost by Minnesotans as a result of these scams.

For more information visit [mnscams.org](http://mnscams.org).



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## Protect Yourself

If you can answer **YES** to any of these questions, you could be involved in a fraud or about to be scammed. Please report the scam immediately.

- Did someone want to send you a check for something and ask you to send a portion of the money back to him or her?
- Did you receive a check via overnight delivery service?
- Is the check connected to communicating with someone by telephone or e-mail?
- Is the check drawn on a business or individual account that is different from the person buying your item or product?
- Have you been informed that you were the winner of a lottery, such as Canadian, Australian, El Gordo or El Mundo? A lottery that you did not enter?
- Have you been instructed to either "wire," "send" or "ship" money as soon as possible to a large U.S. city or to another country, such as Canada, England or Nigeria?
- Have you been asked to pay money to receive a deposit from another country such as Canada, England or Nigeria?
- Are you receiving pay or commission for facilitating money transfers through your bank account?
- Did you respond to an e-mail requesting you to confirm, update or provide your bank account information?



# COMMON SCAMS

## Foreign Lottery Fraud

Playing a foreign lottery through the mail is a guarantee that you will lose. Once you play, you'll be put on a list. And you can count on receiving more "chances" to play — and lose.

### Things to know about foreign lotteries:

It's illegal. A federal statute prohibits mailing lottery tickets, advertisements or payments to purchase tickets in a foreign lottery.

Foreign lottery agents take your money and don't even buy the tickets.

Scammers will tell you you've won and want to charge you a fee to collect nonexistent winnings.

Don't give out personal or financial information to anyone over the Internet or phone who tells you you've won — but need to pay taxes or a fee to collect your winnings.

## Cross-border Fraud

Cross-border fraud is a growing serious problem. With the Internet and cell phones, it is easy for victims to be targeted from anywhere in the world.

### The most common cross-border frauds involve:

Phony prize promotions

Foreign lottery schemes

Advance-fee loans

Travel offer scams

Unnecessary credit card loss "protection"

Minnesota is working closely with Canadian and British authorities to shutdown cross-border crimes.

### The following warning signs may keep you or a loved one from being victimized:

Be wary of anything that promises large sums of money, such as sweepstakes or lottery winnings, in exchange for advance payment.

Don't be pressured into making a decision about an offer. Check it out first!

Be cautious about any business that tries to conceal their mailing address and phone number.

IF IT SEEMS TOO GOOD TO BE TRUE,  
IT PROBABLY IS.



## Sweepstakes Scams

Every day, Minnesota consumers receive sweepstakes promotions by phone, over the Internet or in the mail. If you have to pay to play or pay to receive your "winnings," the promotion is a scam.

You never have to pay to enter a sweepstakes. That includes paying shipping and handling fees, taxes or buying a product to receive your "prize." Those sweepstakes that notify you by a postcard that you've won a free prize are run by con artists whose sole purpose is to rip you off. And that "free prize" could end up costing you thousands of dollars.

**Ask the following questions to evaluate  
the legitimacy of sweepstakes  
or other promotions:**

Are the rules and entry instructions for the promotion easy to find and understand? If you can't understand what you must do to be eligible, don't respond.

Remember, you never have to pay to play when the contest is legitimate.

Does the prize company ask for your credit card number, bank account information or social security number? No legitimate prize company asks for this information to declare you a winner.

online: **mnsccams.org**  
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